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DERWENT-WEEK: 200146

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TITLE: Gift certificate with fluctuating interest

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PRIORITY-DATA: 2000KR-0063328 (October 26, 2000)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
KR 2001000910 A	January 5, 2001	N/A	001	G06F 017/60

APPLICATION-DATA:

PUB-NO	APPL-DESCRIPTOR	APPL-NO	APPL-DATE
<u>KR2001000910A</u>	N/A	2000KR-0063328	October 26, 2000

INT-CL (IPC): G06F017/60

ABSTRACTED-PUB-NO: KR2001000910A

BASIC-ABSTRACT:

NOVELTY - A gift certificate with fluctuating interest is provided to generate added value for the gift certificate by accumulating interest on the gift certificate amount after a specified period elapses and to increase the gift certificate demand.

DETAILED DESCRIPTION - A user purchases a gift certificate and provides it as a payment method after making a purchase. The branch office connects to the server, which manages the gift certificate, through the internet(S20). The gift certificate information is scanned or inputted and transmitted to the server(S21) and the authenticity of the certificate is verified by comparing the transmitted information with the information stored in the DB(S22). If the certificate is not authentic, the process is completed. If authentic, the interest is calculated by using the issuance date and the accumulated certificate amount(S23) is displayed. The branch office receives the certificate as a payment method after a final confirmation(S24), the certificate amount is transferred to the branch office's loan reception account(S25), and the transaction information is stored in the DB(S26).

CHOSEN-DRAWING: Dwg.1/10

